

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 30th day of November, 2010, Rebecca Anita Oswalt and Edgar Kivett executed a certain Deed of Trust to Amelia A. Shreve, Trustee for the benefit of First Tennessee Bank National Association, which Deed of Trust was recorded in the office of the Chancery Clerk of DeSoto County, Mississippi and recorded in Deed of Trust Book 3,256 at Page 402 of the land records; and,

WHEREAS, T. Frank Collins has been substituted in the place and stead of Amelia A. Shreve, Trustee for First Tennessee Bank National Association, said Appointment of Substitute Trustee being recorded in Book 3,544 at Page 792 of the records of the Chancery Clerk of said County; and,

WHEREAS, fee simple title is vested in Rebecca Anita Oswalt; and,

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, First Tennessee Bank National Association, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, T. Frank Collins, Substituted Trustee in said Deed of Trust, will on the 16th day of January, 2013, offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the DeSoto County Courthouse, 2535 Hwy 51 South, Hernando, Mississippi to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

THE FOLLOWING DESCRIBED LAND AND PROPERTY SITUATED IN THE
COUNTY OF DESOTO, STATE OF MISSISSIPPI, BEING MORE PARTICULARLY
DESCRIBED AS FOLLOWS, TO-WIT:

1-16-13

LOTS 158 AND 158A, SECTION A, LAKE FOREST SUBDIVISION, IN SECTION 36, TOWNSHIP 1 SOUTH, RANGE 9 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 12, PAGES 1-4, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

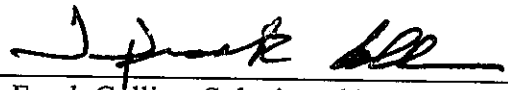
INDEXING INSTRUCTIONS: LAKE FOREST SUBDIVISION, SEC. A, LOTS 158 & 158A, DESOTO COUNTY, MISSISSIPPI.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

BEING THE SAME PREMISES CONVEYED TO REBECCA ANITA OSWALT FROM WHITMAN MERRILL AND WIFE, LUCY B. MERRILL BY WARRANTY DEED DATED 09/24/1996, AND RECORDED ON 09/25/1996, AT BOOK 306, PAGE 673, IN DESOTO COUNTY, MS.

I WILL CONVEY only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 17th day of December, 2012.


T. Frank Collins, Substituted Trustee

Prepared By:
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